



Road to Financial Freedom

Do You Have Accounts Not Enrolled?

Is it possible that you have additional unsecured credit card or loan accounts that are not yet enrolled into your debt settlement program?

It's possible that you may have established new accounts or have forgotten accounts when you originally enrolled the rest of your unsecured accounts into your Century program. If you have one or more of these accounts with a balance over \$200, you have an opportunity to maximize your program benefits by adding them to your program without increasing your monthly deposit!

PROGRAM TIPS

As a partner with you on this journey toward better financial health, it is our responsibility to ensure that you successfully reach your goal. Accounts that are not enrolled in your program, may actually be slowing down the efforts you are making toward your goal.

It's not too late to add accounts to your Century program. Here's how we can help:

1. Contact your Century Debt Specialist to review these additional accounts with you,
2. They will determine if the accounts are eligible for addition to your program,
3. They will then add the new accounts that are eligible and adapt your program if needed, and
4. **BONUS...**Your monthly program deposits will not increase with the new addition(s)!

Exceptions to the Rule: We work diligently to achieve favorable program outcomes for you. Over years of experience being diligent for our clients, we have found that in some cases, it is in your best interest to work directly with certain creditors regarding:

- Medical debt,
- Student loans and
- State or Federal agency related debts.

PROGRAM TIPS

Easy Ways to Approve Your Settlements

We offer a variety of convenient methods that you can use to approve your settlement opportunities. Check out this video to learn more about each method.

[Click to watch video](#)

Spotlight on Success

(Continued on page 5)

Welcome to our 'Spotlight on Success' column. Each month we celebrate a client's success by sharing their experience while on the Century program.



[Click to read Allison's story](#)

For more information about adding an account or to get an account added to your Century program, please contact a Certified Debt Specialist via phone at 855-417-6643 or email at Add@centuryss.com. Our team appreciates your partnership and looks forward to celebrating your program's continued successes with you.

SUMMER SKIN CARE TIPS ON A BUDGET

If you've been down the aisles of the cosmetic section lately, you know just how pricey products can be in the fight against skin damage. While some lotions and moisturizers are excellent, you don't have to break your budget to keep your skin healthy.

That doesn't mean that you should skimp on skin care in the summer. If you generally go without any skin care regimen to save money or because you just haven't thought about it much, you should realize that the cost of melanoma is higher than even the priciest skin



care products. Skin cancer is the most common type of cancer and [melanoma is the most dangerous type of skin cancer](#). The good news is that protecting your skin can lower your risks significantly.

With a few tweaks to your routine, you can protect your skin, keep signs of aging at bay, and stay on budget.

Summer Skin Care Tips that Save Money

- **Use SPF 30 Sunscreens.** You don't have to buy the most expensive brand of sunscreen, but it is recommended that you use at least SPF 30. You should also reapply sunscreen often if you're exposed to the sun frequently during the day.
- **Protect Yourself Even When Overcast.** You can still get sun damage on cloudy days. Take the same precautions, even if it doesn't seem like a bright, sunny day.
- **Wear a Hat.** This doesn't have to break the bank at all. You probably already have a few hats in your closet.
- **Don't Forget Your Eyes.** The sensitive skin around your eyes is more prone to aging and sun damage than most areas. Wear sunglasses when you're out in the sun for long periods of time.
- **Use SPF Lip Balm.** Your lips can also experience sun damage and even burn. Use a lip balm or lipstick with SPF.
- **Cover Up.** Wearing long sleeves and pants or long skirts will protect your skin from too much sun exposure.

Your summer skin care routine doesn't need to be costly. The most important aspect of limiting dangerous sun exposure is in being aware of your time outside and making sure to protect your skin. Protection can take the form of regular SPF applications, clothing that covers your skin, and even sitting in the shade or under an umbrella rather than directly in the sun.



Speeding Up Your Century Program

The funds you deposit into your debt settlement program every month are the fuel that powers your program to success. Whether you're new to the Century program or approaching the end of your debt settlement journey, adding extra funds (in any amount), can make a BIG difference.

The ability of the Century team to negotiate your debt is largely dependent on funds available in your program's reserve account. If your financial situation changes and you have the ability to increase your deposits (either one time or an increase to your scheduled deposit amount), these funds may reduce the length of your program and may even mean you are able to take advantage of a better settlement... quicker.

[Click here](#) for more information and instructions on how you can contribute additional funds. Investing in your future and the relief of settling your debt early, is worth every extra penny you can contribute.



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7 Budget-Friendly Pantry Essentials

The average American spends \$150 per week on food, according to a Gallup poll. Ten percent say they spend more than \$300 a week, while eight percent spend less than \$50. This begs the question for shoppers on a budget: Where do you fall on the food spending spectrum, and what can you do to save money? Stocking up on inexpensive and versatile ingredients is a great way to start. Read on for a roundup of seven must-have pantry essentials.

1. Oatmeal

Boxed cereal and granola are surprisingly expensive. Oatmeal, on the other hand, is a bargain -- especially when you buy it in bulk. And while oatmeal is the perfect healthy breakfast on its own or



incorporated into your own granola mix, it can also be used in other ways. [Food Network recommends](#) food processing it into oat flour, blending smoothies, and using it to bulk up veggie burgers.

2. Canned tomatoes

Canned tomatoes are affordable and useful for many delicious recipes beyond spaghetti sauce. They're also just as nutritious as fresh-off-the-vine tomatoes. Use them to create near-endless soups, stews, chilis and more.



A few tips for cutting costs on canned tomatoes and other canned foods? Keep an eye on the normal prices so you know when it's a good time to stock up. Also, be

wary of specials which may not break down to be as budget-friendly as they appear. For example, a 10/\$10 dollars special on canned goods may look terrific -- until you realize that the same items are usually sold for less than \$1 a can.

3. Canned tuna

Speaking of canned foods, canned tuna is a great way to reap the many benefits of eating fish. "Stock up on this staple when it's on sale (20 cents per ounce) and you'll always have an easy source of healthy fish protein on hand for tuna salad sandwiches, or olive oil-based Mediterranean-style salads filled with fresh veggies, grains and herbs," advises Food Network.

4. Canned beans

You're not done in the canned food aisle yet! In fact, if you're in debt and looking for ways to save both time and money in the kitchen, canned beans are your new best friend. For starters, they're very cheap. And while dried beans may be slightly cheaper, canned beans more than earn their keep in convenience. Plus, they're packed with protein and fiber, making them an inexpensive, filling and nutrition-packed alternative to meat. Stir a can of beans into almost any recipe to make it go further with flavor.

5. Flour

Still buying baked goods and ready-made pizza crust? Time to break that budget-busting habit and start making your own. In doing so, you'll save at least 50 percent!

One rule of thumb for storing flour and other dry goods? Maximize freshness by keeping them in a dark, dry and cool place.

6. Dried Spices

If you've been getting by with salt and pepper, you don't know what you're missing. Proposes Food Network, "Dried spices can add a lot of flavor for very little money (about six cents per teaspoon for basics like cumin, cinnamon and chili powder), so keep your pantry stocked with at least five to ten of your favorites."



And while a jar of spices may seem expensive, keep in mind

(Continued on page 5)



Our [Facebook page](#) focuses on tips and articles to help you enjoy your life while saving a few dollars!

Click on the Like & Share button and LIKE us today.

DID YOU KNOW?



Have a Question?

Chat* with a representative directly from our website or client portal!

*Available during regular business hours only



Simple Tips to Earn a Bigger 2019 Tax Return

Most of you have probably just wrapped up your 2018 taxes, hopefully with a welcome tax return. Instead of forgetting about taxes until next April, you might focus upon ways to increase your 2019 tax return by taking advantage of both old and new tax rules. Check out these 2019 tax tips to jump start planning for next year's tax season. Like most financial planning suggestions, you'll have better results if you start early.

Three Basic Tips to Increase Your 2019 Tax Return

Get the tax refund you deserve next year by acting on some of these 2019 tax tips:

1. Reduce taxable income

You don't have to reduce your overall income in order to lower your taxable income. Consider deductible contributions to a 401K, IRA, 529, or HSA. These accounts can help you save money for retirement, college, or health expenses. At the same time, contributions may lower taxable income. One of the best ways to make sure this works out for you is to ask your account provider for automated deductions. This will ensure that you don't miss making periodic payments.

2. Adjust tax withholding

This suggestion won't actually lower your overall taxes. At the same time, it

will help ensure a lower tax bill or larger refund when you file your 2019 taxes in 2020.

For instance:

- At work, you might reduce the number of dependents used to calculate withholding.
- If you take taxable income from an account, you might opt to withhold a larger percentage to save for taxes.
- If you're self-employed, be sure to file quarterly tax payments, so you don't get stuck with a huge bill and potential payments. Also, don't overlook the home-office deduction if you qualify.

3. Take time to understand deductions and credits

Tax credits and tax deductions seem similar but work differently.

Deductions reduce your taxable income, thus lowering your tax bill. On the other hand, tax credits help pay your tax bill. Taxpayers often qualify for such deductions as those on mortgage interest, property tax, charitable contributions, and student loan interest. Popular tax credits include the Earned Income and American Opportunity credits. Explore all the available tax credits and deductions on the [IRS website](#).



assistance from either local or remote tax preparers early in several ways:

- During the off-season for tax preparers, it's easier to book an appointment. Also, many will offer specials to attract more business during a slow time.
- Many strategies to reduce taxes work better if you implement them early. For instance, you'll probably add a lot more money to your qualified retirement account if you start making regular payments in the spring than if you wait until the end of the year.
- If you can't avoid owing taxes, that won't be good news, but it's still better to learn in advance. You can seek financial assistance or debt help early, rather than in a panic at the last minute. If you don't have the money to pay taxes, there may be several options for you to consider.

Develop Prudent Plans for Your 2019 Tax Return

You might look forward to your tax return, but it's hardly free money. It's typically either a refund for taxes you already paid or for other investments towards such essentials as savings, education, and health. To improve your financial health, you may want to consider allocating some of this cash towards your debt settlement program, which may reduce the length of your program and may even mean you are able to take advantage of a better settlement...quicker.

You could also put a portion of your return towards an emergency fund or add money to a qualified account that will help you plan for the future and save even more money on future tax returns. In any case, learning to manage your taxes and your tax return is a big step you can take towards handling all of your finances better.

Century's Alliance with

Oxford Tax
PARTNERS

Century is pleased to pass along a value add service to our clients. Oxford Tax Partners specialize in tax resolution for consumers in debt settlement programs. If you are interested in taking advantage of this valuable referral opportunity, the Oxford team is ready to help our Century clients. [Read more...](#)



Don't Hesitate to Get Help With Taxes Early

Even if you choose to do your own taxes online, you have probably noticed that most tax services also offer online or phone help with taxes from a qualified professional. You can benefit by seeking



7 Budget-Friendly Pantry Essentials

(Continued from page 3)

that a little goes a long way. Still, you can make the price easier to swallow by sticking with generic brands.

7. Bulk Pasta

When it comes to easy, plant-based eating on a budget, buying pasta in bulk is the way to go. Throw in some sauce, cheese, veggies or protein, and you've got a delicious meal in no time at little cost. Change them up

next time for an entirely new meal.

When money is tight, shopping smarter can make a big difference. Never find yourself impulse buying at the grocery store or reaching for a takeout menu when you can just reach for one of these seven pantry items instead. And remember: in your journey toward better financial health, every little bit you save counts!



What is CAS?

PROGRAM TIPS

Our Century Alert System (CAS), communicates the most important program notifications to you via texts, automated phone calls and emails.

[Click here](#) to learn more about the features of CAS and the benefits to your program.



Spotlight on Success

(Continued from page 1)

Success is not just found at the time of completion of the program but also in achieving milestones along the way. These include things like achieving a first settlement, accessing the online client portal for the first time or having only one account left to settle.

The Downside of Minimum Payments

Allison was already struggling to manage her credit card debt along with a personal loan when 'life' really knocked her down. First, it was her beloved cat, Sammy. He had been there for her through good and bad times and when Sammy required vet care, it was no surprise that Allison would do whatever necessary to help him. The vet bills began to roll in.

Then the unimaginable happened... Allison's home caught fire. Like most people, Allison never expected this to happen to her. However, now she found herself living what felt like a nightmare. Barely able to keep up with her minimum payments before the house fire, paying her insurance deductible put her even further behind.

"I was paying my minimum payments but there were so many that it was never even making a dent in my debt," explained Allison. She decided it was time to seek help. Hoping to prevent her situation from getting any worse, she reached out to Century. One of our Certified Debt Specialists talked with her about her needs and provided her with what options would be best for her. After reviewing her options, Allison enrolled in our debt settlement program.

She knew it would not happen overnight and trusted the process that would eventually lead her toward better financial health. "The first year, I didn't make a lot of progress because Century was going through the negotiation processes. It's a plus or minus thing. My accounts had to be in a negative state, where I hadn't paid on them, and my credit went down in the first couple of years. As I paid them off through Century's program, my credit started going up," explained Allison.

She worked closely with our customer experience team throughout her program, taking advantage of several of our convenient communication methods. "When they had a settlement ready, they would let me know and I would approve it or not. If I wanted to approve the settlement, Century had a really easy process to go through online or through my phone," Allison stated.

"Most of my debts are already negotiated and right now, Century is just paying off the rest of the negotiated prices. I'm very close to being done. I will actually have my debt completely cleared up way sooner than if I hadn't gone through Century."





Congratulations on your program success, Allison!

We thank you for trusting us to be a part of your journey toward better financial health and celebrate your diligence in staying with the program to make such great progress!

**We protect the privacy of our clients by changing their names and omitting any identifying details.*

Your Century Program 'Who's Who' Contact Sheet

On your journey to financial freedom, you are receiving communication from several different support organizations. To keep the roles and contacts clear, here is a snapshot for your reference:

 <p>Program Partner</p>	<p>Century Contact Information</p> <p>customercare@centuryss.com 888-913-8784 centuryss.com</p>
<p>Century Support Services is your debt settlement services company. Our goal is to resolve your unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.</p>	
 <p>Consumer Advocate</p>	<p>UCAN Contact Information</p> <p>877-462-8226 ucan.net</p>
<p>UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.</p>	

3rd Party Bank Affiliates (Payment Processors)

Third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of your Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable you to accumulate and control your own funds within your Dedicated Accounts. These funds are then used to pay your creditors once settlements are authorized. You will work with one of the processors below.

 <p>3rd Party Bank</p>	<p>GCS Contact Information</p> <p>800-398-7191 globalclientsolutions.com</p>
 <p>3rd Party Bank</p>	<p>CFT Contact Information</p> <p>888-348-4543 cftpay.com</p>



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